

AMENDED  
UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA  
CHAPTER 13 PLAN

Case No. 04-60270

In re Meyeraan, George Jim

and

Meyeraan, Elizabeth Ann

Debtors

*In a joint case, debtor means debtors in this plan.*

Attorney for Debtor: John A. Hatling 167630

1. PAYMENTS BY DEBTOR -

- a. As of the date of this plan, the debtor has paid the trustee \$0.00.
- b. After the date of this plan, the debtor will pay the trustee \$151.25 per month for 36 months, beginning within 30 days after the filing of this plan for a total principal of \$4,500.00.
- c. The debtor will also pay the trustee interest calculated at 10% per annum and trustee's fees, as provided in paragraph 2.
- d. The debtor will pay the trustee a total of \$5,445.00[line 1(a) + line 1(b) + line 1(c)].

2. PAYMENTS BY TRUSTEE - The trustee will make payments only to creditors for which proofs of claim have been filed, make payments monthly as available, and collect the trustee's percentage fee of 10% for a total of \$5,445.00 [(Secured Debt + Unsecured Debt + Priority Claims + Interest) X .10] or such lesser percentage as may be fixed by the Attorney General. The monthly payment shall be approximately \$150.00, subject to modification by the Trustee. Upon the expiration of this plan, the balance of approximately \$0.00 shall be payable in full. For purposes of this plan, month one (1) is the month following the month in which the debtor makes the debtor's first payment. Unless ordered otherwise, the trustee will not make any payments until the plan is confirmed. Payments will accumulate and be paid following confirmation.

3. PRIORITY CLAIMS - The trustee shall pay in full all claims entitled to priority under § 507, including the following. The amounts listed are estimates only. The trustee will pay the amounts actually allowed. The monthly payment shall be approximately \$0.00 subject to modification by the Trustee. Upon expiration of this plan, the balance of approximately \$0.00 shall be payable in full.

Creditor	Estimated Claim	Monthly Payment	Beginning in Month #	Number of Payments	TOTAL PAYMENTS
----------	--------------------	--------------------	-------------------------	-----------------------	-------------------

**TOTAL**

4. LONG-TERM SECURED CLAIMS NOT IN DEFAULT - The following creditors have secured claims. Payments are current and the debtor will continue to make all payments which come due after the date the petition was filed directly to the creditors. The creditors will retain their liens.

Homecoming Financial (house loan)

AMENDED

5. HOME MORTGAGE IN DEFAULT [§ 1322(b)(5)] - The trustee will cure defaults (plus interest at the rate of 8 per cent per annum) on claims secured only by a security interest in real property that is the debtor's principal residence as follows. The debtor will maintain the regular payments which come due after the date the petition was filed. The creditors will retain their liens. The amounts of default are estimates only. The trustee will pay the actual amounts of default.

<u>Creditor</u>	<u>Amount of Default</u>	<u>Monthly Payment</u>	<u>Beginning in Month #</u>	<u>Number of Payments</u>	<u>TOTAL PAYMENTS</u>
NONE					

6. OTHER LONG-TERM SECURED CLAIMS IN DEFAULT [§ 1322(b)(5)] - The trustee will cure defaults (plus interest at the rate of 8 per cent per annum) on other claims as follows and the debtor will maintain the regular payments which come due after the date the petition was filed. The creditors will retain their liens. The amounts of default are estimates only. The trustee will pay the actual amounts of default.

<u>Creditor</u>	<u>Amount of Default</u>	<u>Monthly Payment</u>	<u>Beginning in Month #</u>	<u>Number of Payments</u>	<u>TOTAL PAYMENTS</u>

7. OTHER SECURED CLAIMS [§ 1325(A)(5)] - The trustee will make payments to the following secured creditors having a value as of confirmation equal to the allowed amount of the creditor's secured claim using a discount rate of 8 percent. The creditor's allowed secured claim shall be the creditor's interest in the debtor's property, whichever is less. The creditors shall retain their liens. The approximate monthly payment shall be \$0.00 subject to modification by the Trustee. Upon the expiration of this plan, the balance of approximately \$0.00 shall be payable in full.

NOTE: NOTWITHSTANDING A CREDITOR'S PROOF OF CLAIM FILED BEFORE OR AFTER CONFIRMATION, THE AMOUNT LISTED IN THIS PARAGRAPH AS A CREDITOR'S SECURED CLAIM BINDS THE CREDITOR'S SECURED CLAIM BINDS THE CREDITOR PURSUANT TO 11 U.S.C. 1327 AND CONFIRMATION OF THE PLAN WILL BE CONSIDERED A DETERMINATION OF THE CREDITOR'S ALLOWED SECURED CLAIM UNDER 11 U.S.C. 506(a). NONE

8. SEPARATE CLASS OF UNSECURED CREDITORS - In addition to the class of unsecured creditors specified in No. 9, there shall be a separate class of nonpriority unsecured creditors described as follows: n/a
9. TIMELY FILED UNSECURED CREDITORS - The trustee will pay holders of nonpriority unsecured claims for which proofs of claim were timely filed the balance of all payments received by the trustee and not paid under & 2, 3, 5, 6, 7 and 8 their pro rata share of approximately \$0.00 [Line 1(d) - Line 2, 3(e), 5(d), 6(d), 7(d), and 8(b) and amount already paid to trustee]. This amount includes interest at a rate of 6%. The monthly payment shall be approximately \$ 0.00, subject to modification by the Trustee. Upon expiration of this plan the balance of approximately \$ 0.00 shall be payable in full.
- The debtor estimates that the total unsecured claims held by creditors listed in No. 7 are \$0.00.
  - The debtor estimates that the debtor's total unsecured claims (excluding those in No. 7 and No. 8) are \$0.00.
  - Total estimated unsecured claims are \$0.00 [line 9(a) + line 9(b)].

AMENDED

10. TARDILY-FILED UNSECURED CREDITORS - All money paid by the debtor to the trustee under paragraph 1, but not distributed by the trustee under & 2, 3, 5, 6, 7, 8, or 9 shall be paid to holders of nonpriority unsecured claims for which proofs of claim were tardily filed.

No. of unsecured creditors: 10

Trustee will pay this class: \$4,500.00

Payment represents \_\_\_\_\_ % of total principal balance outstanding as of date of filing.

11. OTHER PROVISIONS – Plan payments to include all disposable income during the life of the plan for the benefit of the unsecured creditors.

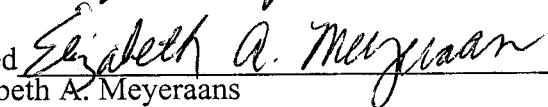
12. SUMMARY OF PAYMENTS -

Trustee's Fee [Line 2]	\$495.00
Interest @ 10%/annum [Line 2c]	450.00
Priority Claims [Line 3(e)]	
Home Mortgage Defaults [Line 5(d)]	
Long-Term Debt Defaults [Line 6(d)]	
Other Secured Claims [Line 7(n)]	
Separate Class [Line 8 (b)]	
Unsecured Creditors [Line 9(c)]	\$4,500.00
<b>TOTAL [must equal line 1(d)]</b>	<b>\$5,445.00</b>

HATLING LAW OFFICE

John A. Hatling  
1005 Pebble Lake Road  
Fergus Falls, MN 56538  
218-736-2076  
Atty Reg. No. 167630

Signed   
George J. Meyeraans

Signed   
Elizabeth A. Meyeraans

## AFFIDAVIT OF SERVICE BY MAIL

STATE OF MINNESOTA           )  
  ) ss.  
COUNTY OF OTTER TAIL       )

Barbara E. Nordstrom, the affiant herein, being first duly sworn, deposes and states that in the city of Fergus Falls, county of Otter Tail, state of Minnesota, on the 26th day of July, 2004, she did personally serve the attached Amended Chapter 13 Plan, Amended Schedule I, and Amended Schedule J on the following:

Capital One  
PO Box 34631  
Seattle Washington 98124-1631

Fleet Management  
PO Box 9010  
Des Moines Iowa 50368-9010

Homecoming Financial  
PO Box 78426  
Phoenix Arizona 85062-8426

Household Credit Services  
PO Box 5222  
Carol Stream, IL 60197-5222

Mastercard  
PO Box 6000  
Seattle Washington 98190-6000

NCO Financial Services  
PO Box 41593  
Philadelphia, PA 19101-1593

Obenland & Roth  
605 South Lake Shore Drive  
Glenwood Minnesota 56334

Tvrvik, Roger  
RR4 Box 304  
Alexandria Minnesota 56308


UBC  
203 North Broadway  
Alexandria Minnesota 56308

Viking Garage Door  
706 McKay Avenue  
Alexandria Minnesota 56308

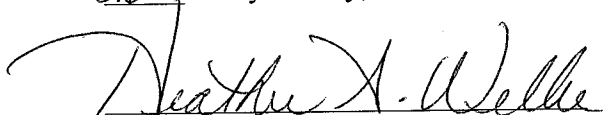
Habbo Fokkena  
United States Trustee  
1015 United States Courthouse  
300 South Fourth Street  
Minneapolis, MN 55415

Michael Farrell  
PO Box 519  
Barnesville, MN 56514-0519

by mailing to them a copy thereof, enclosed in an envelope, postage prepaid, and by depositing same in the post office at Fergus Falls, Minnesota.

  
Barbara E. Nordstrom

Subscribed and sworn to before me, this  
26<sup>th</sup> day of July, 2004.

  
Notary Public

